WHEN RECORDED MAIL TO: **BOBBI JO BURGAN** FIRST NATIONWIDE MORTGAGE CORP DEPT. 1020, PO BOX 9481 GAITHERSBURG, MD 20898-9989

STATE OF Nevada TOWN/COUNTY DOUGLAS 683-01930355 Loan No.

#960441VM

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS that certain Deed of Trust described below, provides that the holder of the Note secured by said Deed of Trust may appoint a successor trustee to any Trustee thereunder appointed;

AND WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied;

NOW THEREFORE, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or person(s) entitled thereto, all the estate, title, and interest held by it, as Trustee under said Deed of Trust, to the property described therein.

Trustor: WILLIAM T. MONTGOMERY AND THELMA L. MONTGOMERY, HUSBAND AND WIFE

LAWYERS TITLE OF NORTHERN NEVADA, INC. Trustee :

Original Mortgagee: OLD STONE MORTGAGE CORPORATION

Date of Deed: December 24, 1986 Date Recorded: December 31, 1986

Book: 1286 Page: 3928

Instrument: 147640

in the records of DOUGLAS

County, Nevada

and more particularly

described on said Deed of Trust referred to herein.

AS SET FORTH IN DEED OF TRUST AND INCORPORATED BY REFERENCE HEREIN

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on September 27, 1996 .

FIRST NATIONWIDE MORTGAGE CORPORATION

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KENNETH KLIMA

ASSISTANT SECRETARY

KAY WAUGERMAN

REAL ESTATE OFFICER

STATE OF MARYLAND COUNTY OF FREDERICK

, before me, the undersigned, a Notary Public in said

and KENNETH KLIMA

NOTARY

, personally known

State, personally appeared KAY WAUGERMAN to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed

the within instrument as REAL ESTATE OFFICER

and ASSISTANT SECRETARY

respectively, on behalf of the above named corporation,

and acknowledged to me, that they, as such officers, being authorized to do so, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

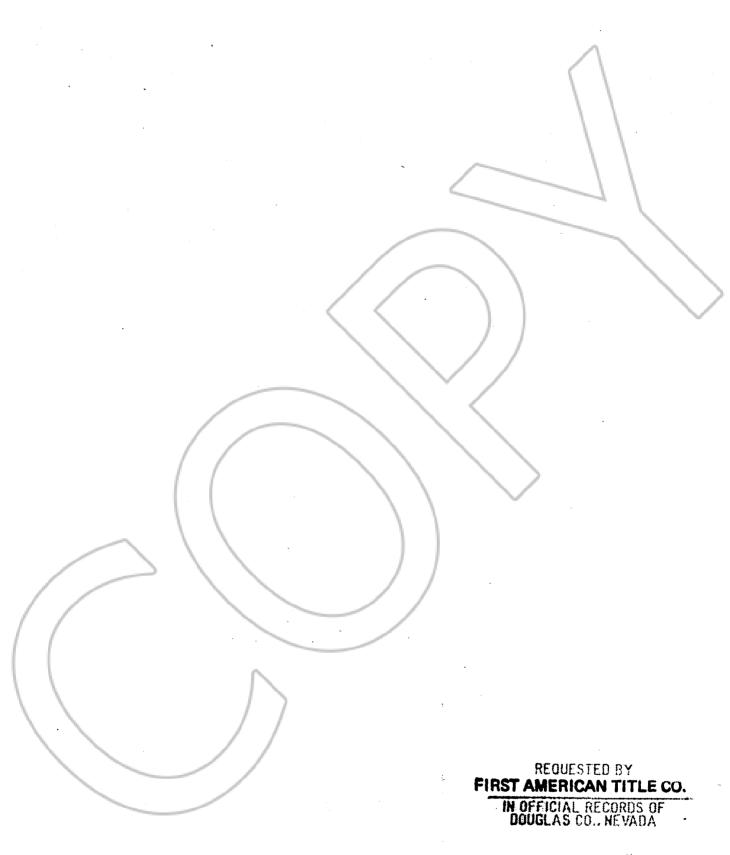
On this 27TH day of September 1996

MARY ANN THOMPSON NOTARY PUBLIC

WITNESS

My Commission Expires: October 19, 1998 PUBLIC

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LINDA SLATER
RECORDER

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